

ABSTRACT OF THE DISCLOSURE

Device, system and method for authorizing a transaction requested by an authorized user while preventing authorization of a transaction requested by an unauthorized user. The system comprises a user device and a server device. The user device comprises (a) an identity verification unit operable to receive current biometric input from a current user and to utilize that biometric input to determine if the current user is an authorized user of the device; (b) a transaction code provider operable to provide a transaction code if, and only if, the identity verification unit determines that a current user is an authorized user; and (c) a first communication device operable to communicate the provided transaction code. The server device comprises (a) a second communication device operable to receive a communicated code; (b) a transaction code verifier operable to determine if a received communicated code is a transaction code provided by the transaction code provider; and (c) an authorizer operable to authorize a transaction if and only if said transaction code verifier determines that a received communicated code is a verified transaction code.

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